

**NUROL YATIRIM BANKASI A.Ş.**  
**Bank Financial Report**  
**Consolidated**  
**2020 - 3. 3 Monthly Notification**

**General Information About Financial Statements**

# Independet Audit Comment

Independent Audit Company	GÜNEY BAĞIMSIZ DENETİM VE SERBEST MUHASEBECİ MALİ MÜŞAVİRLİK A.Ş.
Audit Type	Limited
Audit Result	Positive

## Ara Dönem Finansal Bilgilere İlişkin Sınırlı Denetim Raporu

### Nurol Yatırım Bankası Anonim Şirketi Yönetim Kurulu'na

#### Giriş

Nurol Yatırım Bankası Anonim Şirketi'nin ("Banka") ve konsolidasyona tabi ortaklığının (hep birlikte "Grup" olarak anılacaktır) 30 Eylül 2020 tarihli ilişikteki konsolide bilançosunun ve aynı tarihte sona eren dokuz aylık döneme ait konsolide kar veya zarar tablosunun, konsolide kar veya zarar ve diğer kapsamlı gelir tablosuna ilişkin tablonun, konsolide özkaynak değişim tablosunun ve konsolide nakit akış tablosu ile önemli muhasebe politikalarının özetinin ve diğer açıklayıcı dipnotlarının sınırlı denetimini yürütmüş bulunuyoruz. Ana Ortaklık Banka yönetimi, söz konusu ara dönem finansal bilgilerin 1 Kasım 2006 tarihli ve 26333 sayılı Resmi Gazete'de yayımlanan "Bankaların Muhasebe Uygulamalarına ve Belgelerin Saklanması İlişkin Usul ve Esaslar Hakkında Yönetmelik" ve Bankacılık Düzenleme ve Denetleme Kurulu tarafından bankaların hesap ve kayıt düzenine ilişkin yayımlanan diğer düzenlemeler ile Bankacılık Düzenleme ve Denetleme Kurumu ("BDDK") genelge ve açıklamaları ve bunlar ile düzenlenmeyen konularda Türkiye Muhasebe Standardı 34 "Ara Dönem Konsolide Finansal Raporlama Standardı hükümlerini içeren; "BDDK Muhasebe ve Finansal Raporlama Mevzuatı"na uygun olarak hazırlanmasından ve gerçeğe uygun bir biçimde sunumundan sorumludur. Sorumluluğumuz, yaptığımız sınırlı denetime dayanarak söz konusu ara dönem finansal bilgilere ilişkin bir sonuç bildirmektir.

#### Sınırlı Denetimin Kapsamı

Yaptığımız sınırlı denetim, Sınırlı Bağımsız Denetim Standardı (SBDS) 2410 "Ara Dönem Finansal Bilgilerin, İşletmenin Yıllık Finansal Tablolarının Bağımsız Denetimini Yürüten Denetçi Tarafından Sınırlı Bağımsız Denetimi"ne uygun olarak yürütülmüştür. Ara dönem finansal bilgilere ilişkin sınırlı denetim, başta finans ve muhasebe konularından sorumlu kişiler olmak üzere ilgili kişilerin sorgulanması ve analitik prosedürler ile diğer sınırlı denetim prosedürlerinin uygulanmasından oluşur. Ara dönem finansal bilgilerin sınırlı denetiminin kapsamı; Bağımsız Denetim Standartlarına uygun olarak yapılan ve amacı finansal tablolar hakkında bir görüş bildirmek olan bağımsız denetimin kapsamına kıyasla önemli ölçüde dardır. Sonuç olarak ara dönem finansal bilgilerin sınırlı denetimi, denetim şirketinin, bir bağımsız denetimde belirlenebilecek tüm önemli hususlara vâkıf olabileceğine ilişkin bir güvence sağlamamaktadır. Bu sebeple, bir bağımsız denetim görüşü bildirmemekteyiz.

#### Sonuç

Sınırlı denetimimize göre, ilişikteki ara dönem konsolide finansal bilgilerin, Nurol Yatırım Bankası Anonim Şirketi'nin ve konsolidasyona tabi ortaklığının 30 Eylül 2020 tarihi itibarıyla konsolide finansal durumunun ve aynı tarihte sona eren dokuz aylık döneme ilişkin, konsolide finansal performansının ve nakit akışlarının BDDK Muhasebe ve Finansal Raporlama Mevzuatı'na uygun olarak tüm önemli yönleriyle gerçeğe uygun bir biçimde sunulmadığı kanaatine varmamıza sebep olacak herhangi bir husus dikkatimizi çekmemiştir.

#### Mevzuattan Kaynaklanan Diğer Yükümlülükler İlişkin Rapor

Sınırlı denetimimiz sonucunda, ilişikte yedinci bölümde yer verilen ara dönem faaliyet raporunda yer alan konsolide finansal bilgilerin sınırlı denetimden geçmiş ara dönem konsolide finansal tablolar ve açıklayıcı notlarda verilen bilgiler ile, tüm önemli yönleriyle, tutarlı olmadığına dair herhangi bir hususa rastlanılmamıştır.

A member firm of Ernst&Young Global Limited

Yaşar Bivas, SMMM

Sorumlu Denetçi

2 Kasım 2020

İstanbul, Türkiye

## Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
Balance Sheet (Statement of Financial Position) (TFRS 9 Impairment Model Applied)							
ASSETS							
FINANCIAL ASSETS (Net)		344.266	735.199	1.079.465	191.483	642.138	833.621
Cash and cash equivalents	I-1	132.880	630.072	762.952	49.155	574.173	623.328
Cash and Cash Balances at Central Bank	I-1	14.392	141.329	155.721	20.436	130.533	150.969
Banks	I-3	118.639	488.743	607.382	28.820	443.640	472.460
Receivables From Money Markets		0	0	0	0	0	0
Allowance for Expected Losses ( - )		-151	0	-151	-101	0	-101
Financial assets at fair value through profit or loss	I-2	0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Equity instruments		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Financial Assets at Fair Value Through Other Comprehensive Income	I-5	211.379	85.915	297.294	142.324	56.032	198.356
Public Debt Securities		6.969	0	6.969	477	0	477
Equity instruments		197.249	0	197.249	131.847	0	131.847
Other Financial Assets		7.161	85.915	93.076	10.000	56.032	66.032
Derivative financial assets	I-2	7	19.212	19.219	4	11.933	11.937
Derivative Financial Assets At Fair Value Through Profit Or Loss		7	19.212	19.219	4	11.933	11.937
Derivative Financial Assets At Fair Value Through Other Comprehensive Income		0	0	0	0	0	0
FINANCIAL ASSETS AT AMORTISED COST (Net)		1.523.851	1.239.331	2.763.182	1.418.129	741.077	2.159.206
Loans	I-6	1.609.294	1.239.331	2.848.625	1.454.278	741.077	2.195.355
Receivables From Leasing Transactions	I-11	0	0	0	0	0	0
Factoring Receivables	I-12	0	0	0	0	0	0
Other Financial Assets Measured at Amortised Cost		0	0	0	0	0	0
Public Debt Securities		0	0	0	0	0	0
Other Financial Assets		0	0	0	0	0	0
Allowance for Expected Credit Losses (-)		-85.443	0	-85.443	-36.149	0	-36.149
NON-CURRENT ASSETS OR DISPOSAL GROUPS CLASSIFIED AS HELD FOR SALE FROM DISCONTINUED OPERATIONS (Net )	I-16	0	0	0	0	0	0
Held for Sale		0	0	0	0	0	0
Non-Current Assets From Discontinued Operations		0	0	0	0	0	0
INVESTMENTS IN ASSOCIATES, SUBSIDIARIES AND JOINT VENTURES	I-9	0	0	0	0	0	0
Investments in Associates (Net)	I-8	0	0	0	0	0	0

Associates Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Associates		0	0	0	0	0	0
Investments in Subsidiaries (Net)		0	0	0	0	0	0
Unconsolidated Financial Subsidiaries		0	0	0	0	0	0
Unconsolidated Non-Financial Subsidiaries		0	0	0	0	0	0
Jointly Controlled Partnerships (JointVentures) (Net)		0	0	0	0	0	0
Jointly Controlled Partnerships Accounted for Using Equity Method		0	0	0	0	0	0
Unconsolidated Jointly Controlled Partnerships		0	0	0	0	0	0
TANGIBLE ASSETS (Net)		12.150	0	12.150	7.131	0	7.131
INTANGIBLE ASSETS AND GOODWILL (Net)		6.722	0	6.722	4.811	0	4.811
Goodwill		0	0	0	0	0	0
Other		6.722	0	6.722	4.811	0	4.811
INVESTMENT PROPERTY (Net)	I-14	280.017	0	280.017	223.545	0	223.545
CURRENT TAX ASSETS		0	0	0	0	0	0
DEFERRED TAX ASSET	I-15	18.945	0	18.945	8.741	0	8.741
OTHER ASSETS (Net)	I-17	22.363	13	22.376	16.891	4	16.895
<b>TOTAL ASSETS</b>		<b>2.208.314</b>	<b>1.974.543</b>	<b>4.182.857</b>	<b>1.870.731</b>	<b>1.383.219</b>	<b>3.253.950</b>
<b>LIABILITY AND EQUITY ITEMS</b>							
DEPOSITS	II-1	0	0	0	0	0	0
LOANS RECEIVED	II-3	79.131	364.841	443.972	163.930	225.496	389.426
MONEY MARKET FUNDS	II-5	162.097	89.040	251.137	3.538	28.169	31.707
MARKETABLE SECURITIES (Net)	II-6	644.200	0	644.200	763.268	0	763.268
Bills		596.226	0	596.226	717.235	0	717.235
Asset-backed Securities		0	0	0	0	0	0
Bonds		47.974	0	47.974	46.033	0	46.033
FUNDS	II-4	257.566	394.208	651.774	245.992	237.514	483.506
Borrower funds		3.094	18.168	21.262	561	183	744
Other		254.472	376.040	630.512	245.431	237.331	482.762
FINANCIAL LIABILITIES AT FAIR VALUE THROUGH PROFIT OR LOSS		0	0	0	0	0	0
DERIVATIVE FINANCIAL LIABILITIES		60.532	6.582	67.114	0	43.444	43.444
Derivative Financial Liabilities At Fair Value Through Profit Or Loss	II-2	60.532	6.582	67.114	0	43.444	43.444
Derivative Financial Liabilities At Fair Value Through Other Comprehensive Income	II-9	0	0	0	0	0	0
FACTORING PAYABLES		0	0	0	0	0	0
LEASE PAYABLES (Net)	II-8	4.909	0	4.909	2.565	602	3.167
PROVISIONS	II-10	35.533	0	35.533	22.352	0	22.352
Provision for Restructuring		0	0	0	0	0	0
Reserves for Employee Benefits		7.660	0	7.660	3.224	0	3.224
Insurance Technical Reserves (Net)		0	0	0	0	0	0
Other provisions		27.873	0	27.873	19.128	0	19.128
CURRENT TAX LIABILITIES	II-11	11.983	0	11.983	13.289	0	13.289
DEFERRED TAX LIABILITY		0	0	0	0	0	0
LIABILITIES RELATED TO ASSETS HELD FOR SALE AND DISCONTINUED OPERATIONS (Net)	II-12	0	0	0	0	0	0
Held For Sale		0	0	0	0	0	0
Related to Discontinued Operations		0	0	0	0	0	0
SUBORDINATED DEBT	II-13	0	116.356	116.356	0	90.305	90.305
Loans		0	38.818	38.818	0	29.761	29.761

Other Debt Instruments		0	77.538	77.538	0	60.544	60.544
OTHER LIABILITIES		66.195	1.302.832	1.369.027	63.378	913.766	977.144
EQUITY		594.020	-7.168	586.852	435.867	475	436.342
Issued capital	II-14	360.000	0	360.000	300.000	0	300.000
Capital Reserves		0	0	0	0	0	0
Equity Share Premiums	II-15	0	0	0	0	0	0
Share Cancellation Profits		0	0	0	0	0	0
Other Capital Reserves		0	0	0	0	0	0
Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit Or Loss		1.952	0	1.952	1.952	0	1.952
Other Accumulated Comprehensive Income That Will Be Reclassified In Profit Or Loss	II-16	109.007	-7.168	101.839	44.553	475	45.028
Profit Reserves		29.362	0	29.362	20.850	0	20.850
Legal Reserves		13.051	0	13.051	9.969	0	9.969
Statutory Reserves		0	0	0	0	0	0
Extraordinary Reserves		16.311	0	16.311	10.881	0	10.881
Other Profit Reserves		0	0	0	0	0	0
Profit or Loss		93.699	0	93.699	68.512	0	68.512
Prior Years' Profit or Loss		0	0	0	0	0	0
Current Period Net Profit Or Loss		93.699	0	93.699	68.512	0	68.512
Non-controlling Interests	II-17	0	0	0	0	0	0
Total equity and liabilities		1.916.166	2.266.691	4.182.857	1.714.179	1.539.771	3.253.950

## Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 30.09.2020			Previous Period 31.12.2019		
		TC	FC	Total	TC	FC	Total
<b>Off-Balance Sheet Items (TFRS 9 Impairment Model Applied)</b>							
<b>OFF-BALANCE SHEET COMMITMENTS</b>		2.702.144	3.412.578	6.114.722	1.899.194	2.167.382	4.066.576
GUARANTIES AND WARRANTIES	III-2	800.277	90.353	890.630	814.694	111.159	925.853
Letters of Guarantee	III-1	800.277	61.439	861.716	813.634	78.310	891.944
Guarantees Subject to State Tender Law		0	0	0	0	0	0
Guarantees Given for Foreign Trade Operations		0	0	0	0	0	0
Other Letters of Guarantee		800.277	61.439	861.716	813.634	78.310	891.944
Bank Acceptances		0	0	0	0	2.113	2.113
Import Letter of Acceptance		0	0	0	0	2.113	2.113
Other Bank Acceptances		0	0	0	0	0	0
Letters of Credit		0	28.914	28.914	1.060	30.736	31.796
Documentary Letters of Credit		0	28.914	28.914	1.060	30.736	31.796
Other Letters of Credit		0	0	0	0	0	0
Prefinancing Given as Guarantee		0	0	0	0	0	0
Endorsements		0	0	0	0	0	0
Endorsements to the Central Bank of Turkey		0	0	0	0	0	0
Other Endorsements		0	0	0	0	0	0
Purchase Guarantees for Securities Issued		0	0	0	0	0	0
Factoring Guarantees		0	0	0	0	0	0
Other Guarantees		0	0	0	0	0	0
Other Collaterals		0	0	0	0	0	0
<b>COMMITMENTS</b>		0	114.172	114.172	0	0	0
Irrevocable Commitments		0	114.172	114.172	0	0	0
Forward Asset Purchase Commitments		0	114.172	114.172	0	0	0
Time Deposit Purchase and Sales Commitments		0	0	0	0	0	0
Share Capital Commitments to Associates and Subsidiaries		0	0	0	0	0	0
Loan Granting Commitments		0	0	0	0	0	0
Securities Issue Brokerage Commitments		0	0	0	0	0	0
Commitments for Reserve Requirements		0	0	0	0	0	0
Commitments for Cheque Payments		0	0	0	0	0	0
Tax and Fund Liabilities Arised from Export Commitments		0	0	0	0	0	0
Commitments for Credit Card Limits		0	0	0	0	0	0
Commitments for Credit Cards and Banking Services Promotions		0	0	0	0	0	0
Receivables from Short Sale Commitments of Marketable Securities		0	0	0	0	0	0

Payables for Short Sale Commitments of Marketable Securities		0	0	0	0	0	0
Other Irrevocable Commitments		0	0	0	0	0	0
Revocable Commitments		0	0	0	0	0	0
Revocable Loan Granting Commitments		0	0	0	0	0	0
Other Revocable Commitments		0	0	0	0	0	0
DERIVATIVE FINANCIAL INSTRUMENTS		1.901.867	3.208.053	5.109.920	1.084.500	2.056.223	3.140.723
Derivative Financial Instruments Held For Hedging		0	0	0	0	0	0
Fair Value Hedges		0	0	0	0	0	0
Cash Flow Hedges		0	0	0	0	0	0
Hedges of Net Investment in Foreign Operations		0	0	0	0	0	0
Derivative Financial Instruments Held For Trading		1.901.867	3.208.053	5.109.920	1.084.500	2.056.223	3.140.723
Forward Foreign Currency Buy or Sell Transactions		61.991	63.120	125.111	308	298	606
Forward Foreign Currency Buying Transactions		31.337	31.223	62.560	154	149	303
Forward Foreign Currency Sale Transactions		30.654	31.897	62.551	154	149	303
Currency and Interest Rate Swaps		1.834.946	3.139.662	4.974.608	1.084.192	2.055.925	3.140.117
Currency Swap Buy Transactions		0	1.458.616	1.458.616	0	882.027	882.027
Currency Swap Sell Transactions		1.102.062	352.815	1.454.877	630.113	249.154	879.267
Interest Rate Swap Buy Transactions		732.884	268.129	1.001.013	454.079	208.464	662.543
Interest Rate Swap Sell Transactions		0	1.060.102	1.060.102	0	716.280	716.280
Currency, Interest Rate and Securities Options		4.930	5.271	10.201	0	0	0
Currency Options Buy Transactions		4.930	0	4.930	0	0	0
Currency Options Sell Transactions		0	5.271	5.271	0	0	0
Interest Rate Options Buy Transactions		0	0	0	0	0	0
Interest Rate Options Sell Transactions		0	0	0	0	0	0
Securities Options Buy Transactions		0	0	0	0	0	0
Securities Options Sell Transactions		0	0	0	0	0	0
Currency Futures		0	0	0	0	0	0
Currency Futures Buy Transactions		0	0	0	0	0	0
Currency Futures Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy and Sell Transactions		0	0	0	0	0	0
Interest Rate Futures Buy Transactions		0	0	0	0	0	0
Interest Rate Futures Sell Transactions		0	0	0	0	0	0
Other		0	0	0	0	0	0
CUSTODY AND PLEDGES RECEIVED		5.724.528	1.334.244	7.058.772	4.466.921	1.244.774	5.711.695
ITEMS HELD IN CUSTODY		1.472.421	529.166	2.001.587	1.121.475	380.023	1.501.498
Customer Fund and Portfolio Balances		0	0	0	0	0	0
Securities Held in Custody		1.181.639	517.538	1.699.177	1.121.432	371.113	1.492.545
Cheques Received for Collection		271.402	0	271.402	0	0	0
Commercial Notes Received for Collection		19.380	11.628	31.008	43	8.910	8.953
Other Assets Received for Collection		0	0	0	0	0	0
Securities that will be Intermediated to Issue		0	0	0	0	0	0
Other Items Under Custody		0	0	0	0	0	0
Custodians		0	0	0	0	0	0
PLEDGED ITEMS		4.252.107	805.078	5.057.185	3.344.386	864.751	4.209.137
Securities		87.736	387.610	475.346	80.598	297.000	377.598
Guarantee Notes		350.823	64.506	415.329	533.933	51.923	585.856
Commodity		552.040	15.504	567.544	356.784	11.880	368.664
Warrant		0	0	0	0	0	0
Real Estate		118.015	311.888	429.903	393.325	447.529	840.854
Other Pledged Items		3.143.493	25.570	3.169.063	1.979.746	56.419	2.036.165



Depositories Receiving Pledged Items		0	0	0	0	0	0
ACCEPTED BILL, GUARANTIES AND WARRANTEES		0	0	0	1.060	0	1.060
TOTAL OFF-BALANCE SHEET ACCOUNTS		8.426.672	4.746.822	13.173.494	6.366.115	3.412.156	9.778.271

# Statement of Profit or Loss (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019	Current Period 3 Months 01.07.2020 - 30.09.2020	Previous Period 3 Months 01.07.2019 - 30.09.2019
<b>Statement of Profit or Loss (TFRS 9 Impairment Model Applied)</b>					
<b>INCOME AND EXPENSE ITEMS</b>					
INTEREST INCOME	IV-1	283.408	347.524	94.453	117.596
Interest Income on Loans		214.171	231.454	80.637	77.171
Interest Income on Reserve Deposits		975	4.458	312	1.044
Interest Income on Banks		10.818	19.777	1.847	9.642
Interest Income on Money Market Placements		1.971	204	593	0
Interest Income on Marketable Securities Portfolio		35.662	77.026	6.962	23.029
Financial Assets At Fair Value Through Profit Loss		0	0	0	0
Financial Assets At Fair Value Through Other Comprehensive Income		35.662	77.026	6.962	23.029
Financial Assets Measured at Amortised Cost		0	0	0	0
Finance Leasing Interest Income		0	0	0	0
Other Interest Income		19.811	14.605	4.102	6.710
INTEREST EXPENSES (-)	IV-2	-131.206	-192.421	-39.647	-54.111
Interest Expenses on Deposits		0	0	0	0
Interest Expenses on Funds Borrowed		-39.181	-57.901	-17.409	-21.201
Interest Expenses on Money Market Funds		-4.554	-10.460	-1.531	-2.064
Interest Expenses on Securities Issued		-65.432	-110.530	-20.473	-35.900
Lease Interest Expenses		-596	-753	-156	-208
Other Interest Expense		-21.443	-12.777	-78	5.262
NET INTEREST INCOME OR EXPENSE		152.202	155.103	54.806	63.485
NET FEE AND COMMISSION INCOME OR EXPENSES		18.863	39.184	4.218	10.554
Fees and Commissions Received		25.837	45.720	6.576	12.568
From Noncash Loans		12.695	15.129	3.911	4.426
Other		13.142	30.591	2.665	8.142
Fees and Commissions Paid (-)		-6.974	-6.536	-2.358	-2.014
Paid for Noncash Loans		-1.779	-1.382	-632	-525
Other		-5.195	-5.154	-1.726	-1.489
DIVIDEND INCOME	IV-3	89	69	0	0
TRADING INCOME OR LOSS (Net)	IV-4	53.969	-58.372	25.424	-14.523
Gains (Losses) Arising from Capital Markets Transactions		75.094	-5.510	38.111	-260
Gains (Losses) Arising From Derivative Financial Transactions		372	-49.601	8.146	-30.226
Foreign Exchange Gains or Losses		-21.497	-3.261	-20.833	15.963
OTHER OPERATING INCOME	IV-5	6.081	10.024	297	-1.243
GROSS PROFIT FROM OPERATING ACTIVITIES		231.204	146.008	84.745	58.273
ALLOWANCE EXPENSES FOR EXPECTED CREDIT LOSSES ( - )	IV-6	-56.437	-17.004	-21.821	-16.936
OTHER ALLOWANCE EXPENSES ( - )	IV-6	-10.420	-18.814	-5.070	-16.961
PERSONNEL EXPENSES (-)		-18.062	-15.699	-5.635	-4.884
OTHER OPERATING EXPENSES (-)	IV-7	-35.575	-31.816	-15.925	-10.935
NET OPERATING INCOME (LOSS)		110.710	62.675	36.294	8.557
AMOUNT IN EXCESS RECORDED AS GAIN AFTER MERGER		0	0		
PROFIT (LOSS) FROM COMPANIES ACCOUNTED FOR USING EQUITY METHOD		0	0		
NET MONETARY POSITION GAIN (LOSS)		0	0		
PROFIT (LOSS) FROM CONTINUING OPERATIONS, BEFORE TAX	IV-8	110.710	62.675	36.294	8.557
TAX PROVISION FOR CONTINUING OPERATIONS (+/-)	IV-9	-17.011	-13.180	260	-2.133
Current Tax Provision		-33.837	-19.804	-6.672	-2.721
Expense Effect of Deferred Tax		0	0		
Income Effect of Deferred Tax		16.826	6.624	6.932	588
NET PERIOD PROFIT (LOSS) FROM CONTINUING OPERATIONS	IV-10	93.699	49.495	36.554	6.424
INCOME ON DISCONTINUED OPERATIONS		0	0	0	0
Income on Assets Held for Sale		0	0	0	0
Gain on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Income on Discontinued Operations		0	0	0	0
EXPENSES ON DISCONTINUED OPERATIONS (-)		0	0	0	0
Expense on Assets Held for Sale		0	0	0	0

Loss on Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0	0	0
Other Expenses on Discontinued Operations		0	0	0	0
PROFIT (LOSS) ON DISCONTINUED OPERATIONS BEFORE TAX	IV-8	0	0	0	0
TAX PROVISION FOR DISCONTINUED OPERATIONS (+/-)	IV-9	0	0	0	0
Current Tax Provision		0	0	0	0
Expense Effect of Deferred Tax		0	0	0	0
Income Effect of Deferred Tax		0	0	0	0
NET PERIOD PROFIT/LOSS FROM DISCONTINUED OPERATIONS		0	0	0	0
NET PROFIT OR LOSS FOR THE PERIOD	IV-11	93.699	49.495	36.554	6.424
Profit (Loss) Attributable to Group		93.699	49.495	36.554	6.424
Profit (loss), attributable to non-controlling interests		0	0	0	0
Profit (loss) per share					
Profit (Loss) per Share					

# Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019	Current Period 3 Months 01.07.2020 - 30.09.2020	Previous Period 3 Months 01.07.2019 - 30.09.2019
<b>Statement of Profit or Loss and Other Comprehensive Income (TFRS 9 Impairment Model Applied)</b>					
PROFIT (LOSS)		93.699	49.495	36.554	6.424
OTHER COMPREHENSIVE INCOME		56.811	7.711	20.519	-1.833
Other Comprehensive Income that will not be Reclassified to Profit or Loss		0	0	0	0
Gains (Losses) on Revaluation of Property, Plant and Equipment		0	0	0	0
Gains (Losses) on Revaluation of Intangible Assets		0	0	0	0
Gains (Losses) on Remeasurements of Defined Benefit Plans		0	0	0	0
Other Components of Other Comprehensive Income That Will Not Be Reclassified to Profit Or Loss		0	0	0	0
Taxes Relating To Components Of Other Comprehensive Income That Will Not Be Reclassified To Profit Or Loss		0	0	0	0
Other Comprehensive Income That Will Be Reclassified to Profit or Loss		56.811	7.711	20.519	-1.833
Exchange Differences on Translation		0	0	0	0
Valuation and/or Reclassification Profit or Loss from financial assets at fair value through other comprehensive income		63.433	8.292	27.541	-2.106
Income (Loss) Related with Cash Flow Hedges		0	0	0	0
Income (Loss) Related with Hedges of Net Investments in Foreign Operations		0	0	0	0
Other Components of Other Comprehensive Income that will be Reclassified to Other Profit or Loss		0	0	0	0
Taxes Relating to Components of Other Comprehensive Income that will be Reclassified to Profit or Loss		-6.622	-581	-7.022	273
TOTAL COMPREHENSIVE INCOME (LOSS)		150.510	57.206	57.073	4.591

# Statement of Cash Flow (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

	Footnote Reference	Current Period 01.01.2020 - 30.09.2020	Previous Period 01.01.2019 - 30.09.2019
<b>Statement of Cash Flow (TFRS 9 Impairment Model Applied)</b>			
<b>CASH FLOWS FROM USED IN BANKING OPERATIONS</b>			
Operating Profit Before Changes in Operating Assets and Liabilities		259.958	91.453
Interest Received		309.122	323.413
Interest Paid		-157.679	-196.573
Dividends received		0	0
Fees and Commissions Received		25.838	45.720
Other Gains		95.901	8.669
Collections from Previously Written Off Loans and Other Receivables		88.252	19.174
Cash Payments to Personnel and Service Suppliers		-43.597	-42.875
Taxes Paid		-36.873	-14.075
Other		-21.006	-52.000
Changes in Operating Assets and Liabilities Subject to Banking Operations		-49.208	34.694
Net (Increase) Decrease in Financial Assets at Fair Value through Profit or Loss		0	0
Net (Increase) Decrease in Due From Banks		0	0
Net (Increase) Decrease in Loans		-830.842	-82.166
Net (Increase) Decrease in Other Assets		-13.786	-186.587
Net Increase (Decrease) in Bank Deposits		0	0
Net Increase (Decrease) in Other Deposits		0	0
Net Increase (Decrease) in Financial Liabilities at Fair Value through Profit or Loss		0	0
Net Increase (Decrease) in Funds Borrowed		466.897	78.867
Net Increase (Decrease) in Matured Payables		0	0
Net Increase (Decrease) Other Liabilities		328.523	224.580
Net Cash Provided From Banking Operations		210.750	126.147
<b>CASH FLOWS FROM (USED IN) INVESTING ACTIVITIES</b>			
Net Cash Flows from (used in) Investing Activities		-45.230	-149.239
Cash Paid for Purchase of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Obtained from Sale of Associates, Subsidiaries and Jointly Controlled Entities (Joint Ventures)		0	0
Cash Paid For Tangible And Intangible Asset Purchases		-4.869	-1.307
Cash Obtained from Tangible and Intangible Asset Sales		0	0
Cash Paid for Purchase of Financial Assets At Fair Value Through Other Comprehensive Income		-7.652.650	-4.506.083
Cash Obtained from Sale of Financial Assets At Fair Value Through Other Comprehensive Income		7.616.175	4.362.030
Cash Paid for Purchase of Financial Assets At Amortised Cost		0	0
Cash Obtained from Sale of Financial Assets At Amortised Cost		0	0
Other		-3.886	-3.879
<b>CASH FLOWS FROM (USED IN) FINANCING ACTIVITIES</b>			
Net cash flows from (used in) financing activities		-77.218	12.029
Cash Obtained from Loans and Securities Issued		4.141.025	2.724.146
Cash Outflow Arised From Loans and Securities Issued		-4.216.166	-2.710.347
Equity Instruments Issued		0	0
Dividends paid		0	0
Payments of lease liabilities		-2.077	-1.770
Other		0	0
Effect of Change in Foreign Exchange Rate on Cash and Cash Equivalents		41.782	9.657
Net Increase (Decrease) in Cash and Cash Equivalents		130.084	-1.406
Cash and Cash Equivalents at Beginning of the Period		493.637	540.852
Cash and Cash Equivalents at End of the Period		623.721	539.446



Statement of changes in equity (TFRS 9 Impairment Model Applied)

Presentation Currency	1.000 TL
Nature of Financial Statements	Consolidated

		Footnote Reference	Issued Capital	Share Premium	Share Cancellation Profit	Other Capital Reserves	Other Accumulated Comprehensive Income That Will Not Be Reclassified In Profit and Loss			Other Accumulated Comprehensive Income That Will Be Reclassified In Profit and Loss			Profit Reserves	Prior Years' Profits or Losses	Current Period Net Profit ( Loss)	Total Equity Except from Non-controlling Interests	Non-controlling Interests	Total Equity
							Tangible and Intangible Assets Revaluation Reserve	Accumulated Gains / Losses on Remeasurements of Defined Benefit Plans	Other (Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will not be Reclassified to Profit or Loss and OtherAccumulated Amounts of Other Comprehensive Income that will not be Reclassified to Profit or Loss)	Exchange Differences on Translation	Accumulated gains (losses) due to revaluation and/or reclassification of financial assets measured at fair value through other comprehensive income	Other (Accumulated Gains or Losses on Cash Flow Hedges, Other Comprehensive Income of Associates and Joint Ventures Accounted for Using Equity Method that will be Reclassified to Profit or Loss and Other Accumulated Amounts of Other Comprehensive Income that will be Reclassified to Profit or Loss)						
Previous Period 01.01.2019 - 30.09.2019	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		160.000	0	0	0	1.952	0	00	0	11.909	00	28.953	-13.093	64.990	254.711	0	254.711
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Adjusted Beginning Balance		160.000	0	0	0	1.952	0	00	0	11.909	00	28.953	-13.093	64.990	254.711	0	254.711
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	7.711	00	0	0	49.495	57.206	0	57.206
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		60.000	0	0	0	0	0	00	0	0	00	-8.103	51.897	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	00	0	0	00	0	64.990	-64.990	0	0	0
	Dividends Paid		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	00	0	64.990	-64.990	0	0	0
	Other		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Equity at end of period		220.000	0	0	0	1.952	0	00	0	19.620	00	20.850	0	49.495	311.917	0	311.917
Current Period 01.01.2020 - 30.09.2020	Statement of changes in equity (TFRS 9 Impairment Model Applied)																	
	CHANGES IN EQUITY ITEMS																	
	Equity at beginning of period		300.000	0	0	0	1.952	0	00	0	45.028	00	20.850	0	68.512	436.342	0	436.342
	Adjustments Related to TMS 8		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Corrections		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Effect Of Changes In Accounting Policy		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Adjusted Beginning Balance		300.000	0	0	0	1.952	0	00	0	45.028	00	20.850	0	68.512	436.342	0	436.342
	Total Comprehensive Income (Loss)		0	0	0	0	0	0	00	0	56.811	00	0	0	93.699	150.510	0	150.510
	Capital Increase in Cash		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Capital Increase Through Internal Reserves		60.000	0	0	0	0	0	00	0	0	00	8.512	68.512	0	0	0	0
	Issued Capital Inflation Adjustment Difference		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Convertible Bonds		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Subordinated Debt		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Increase (decrease) through other changes, equity		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Profit Distributions		0	0	0	0	0	0	00	0	0	00	0	68.512	-68.512	0	0	0
	Dividends Paid		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Transfers To Reserves		0	0	0	0	0	0	00	0	0	00	0	68.512	-68.512	0	0	0
	Other		0	0	0	0	0	0	00	0	0	00	0	0	0	0	0	0
	Equity at end of period		360.000	0	0	0	1.952	0	00	0	101.839	00	29.362	0	93.699	586.852	0	586.852